

\$14,820, while the top 10 percent earned over \$33,870. Median annual earnings in the industries employing the largest number of loan and credit clerks in 1997 were:

Mortgage bankers and brokers .....	\$24,300
Savings institutions .....	22,100
Commercial banks .....	20,300
Credit unions .....	20,200
Personal credit institutions .....	19,300

Among other workers in this occupational grouping, median annual earnings of credit checkers were \$21,550 in 1998; credit authorizers earned \$22,990; and loan interviewers made \$23,190.

In addition to standard benefits, workers in retail establishments usually receive a discount on store purchases.

### Related Occupations

Occupations with duties similar to those of loan clerks and credit authorizers, checkers, and clerks include claim clerks, customer complaint clerks, procurement clerks, probate clerks, and collection clerks.

### Sources of Additional Information

General information about local job opportunities for loan clerks and credit authorizers, checkers, and clerks may be obtained from banks and credit institutions, retail stores, and credit reporting agencies.

For specific information on a career as a loan processor or loan closer, contact:

☛ Mortgage Bankers Association of America, 1125 15<sup>th</sup> St. NW., Washington, DC 20005. Internet: <http://www.mbaa.org>

## Mail Clerks and Messengers

(O\*NET 57302 and 57311A)

### Significant Points

- This is a first job for many because there are no formal qualifications or training requirements.
- Automated mail systems and other computerized innovations are expected to limit employment growth; nevertheless, favorable job opportunities are expected due to the need to replace the large number of mail clerks and messengers who leave the occupation each year.

### Nature of the Work

Mail clerks and messengers move and distribute information, documents, and small packages for businesses, institutions, and government agencies. *Mail clerks* handle the internal mail for most large organizations. Internal mail goes back and forth among people, offices, or departments within a firm or institution. It ranges from memos to key personnel to bulletins on job issues to all employees. Mail clerks sort internal mail and deliver it to their fellow employees, often using carts to carry the mail.

Mail clerks also handle external mail, serving as a link between the U.S. Postal Service and individual offices and workers. They sort incoming mail and deliver mail within large office buildings. They also prepare outgoing mail—which may range from advertising flyers, to customers' orders, to legal documents—for delivery to the post office. To facilitate delivery of outgoing mail, mail clerks often determine if the mail is to be sent registered, certified, special delivery, or first, second, third, or fourth class, and may group mailings by ZIP code. When necessary, they contact delivery services to send important letters or parcels. In larger organizations, or organizations with a large volume of outgoing mail, mail clerks operate machines

that collate, fold, and insert material to be mailed into envelopes. They also operate machines that affix postage. In addition, mail clerks increasingly use computers to keep records of incoming and outgoing items.

*Messengers*, also called couriers, pick up and deliver letters, important business documents, or packages, which need to be sent or received in a hurry from within a local area. By sending an item by messenger, the sender ensures that it reaches its destination the same day or even within the hour. Messengers also deliver items, which the sender is unwilling to entrust to other means of delivery, such as important legal or financial documents. Some messengers pick up and deliver important packages, such as medical samples to be tested.

Messengers receive their instructions either by reporting to their office in person, by telephone, or by two-way radio. They then pick up the item and carry it to its destination. After a delivery, they check with their office and receive instructions about the next delivery. Consequently, most messengers spend much of their time outdoors or in their vehicle. Messengers usually maintain records of deliveries and often obtain signatures from the persons receiving the items.

Most messengers deliver items within a limited geographic area, such as a city or metropolitan area. Items, which need to go longer distances, usually are sent by mail or by an overnight delivery service. Some messengers carry items only for their employer, which typically might be a law firm, bank, or financial institution. Other messengers may act as part of an organization's internal mail system and mainly carry items between an organization's buildings or entirely within one building. Many messengers work for messenger or courier services; for a fee they pick up items from anyone and deliver them to specified destinations within a local area.

Messengers reach their destination by several methods. Many drive vans or cars or ride motorcycles. A few travel by foot, especially in urban areas or when making deliveries nearby. In congested urban areas, messengers often use bicycles to make deliveries. Bicycle messengers usually are employed by messenger or courier services. Although fax machines and computerized electronic mail can deliver information faster than messengers, an electronic copy cannot substitute for the original document for many types of business transactions.

### Working Conditions

Working conditions for mail clerks are much different from the working conditions for most messengers. Most mail clerks work regular hours, spending much of their time in mailrooms, which are usually located in office buildings. They spend the remaining time making mail deliveries throughout the office building. Although mailrooms are usually clean and well lighted, there may be noise from mail-handling machines. Mail clerks spend most of their time on their



*Mail clerks sort incoming mail and prepare outgoing mail for delivery to the post office.*

feet, which can be tiring and physically demanding. They are sometimes required to lift heavy objects or operate a motor vehicle to make deliveries and pick-ups.

Messengers work in a less structured environment than mail clerks because they spend most of their time alone making deliveries and usually are not closely supervised. Although many messengers work full time during regular business hours, some messengers work nights and weekends.

Messengers, who deliver by bicycle, must be physically fit and are exposed to all weather conditions as well as the many hazards connected with heavy traffic. The pressure of making as many deliveries as possible to increase earnings can be stressful and may lead to unsafe driving or bicycling practices.

### Employment

Mail clerks and messengers together held about 247,000 jobs in 1998; about 120,000 were messengers and about 128,000 were mail clerks.

About 14 percent of messengers worked for law firms, another 13 percent worked for hospitals and medical and dental laboratories, and 13 percent for local and long distance trucking establishments. Financial institutions, such as commercial banks, saving institutions, and credit unions, employed 7 percent. The rest were employed in a variety of other industries. Technically, many messengers are self-employed independent contractors because they provide their vehicles and, to a certain extent, set their own schedules, but in many respects they are like employees because they usually work for one company. Almost 1 of every 3 worked part time.

In 1998, about 12 percent of all mail clerks worked in Federal, State, and local governments, and both the insurance industry and personnel supply services industry employed 27 percent. Others were employed in a wide range of industries.

### Training, Other Qualifications, and Advancement

There are no formal qualifications or training required to be a mail clerk or messenger, although some employers prefer high school graduates. This is a first job for many.

Mail clerks must be careful and dependable workers. They must be able to do routine work and work well with their hands. They are usually trained on the job. If they operate computers and mail-handling machinery to help prepare mailings, training may be provided by another employee or by a representative of the machinery manufacturer. Mail clerks are sometimes required to have a driver's license if they make deliveries to other buildings.

Messengers who work as independent contractors for a messenger or delivery service may be required to have a valid driver's license, a registered and inspected vehicle, a good driving record, and insurance coverage. Many messengers who are employees, rather than independent contractors, are also required to provide and maintain their own vehicle. A good knowledge of the geographic area in which they travel, as well as a good sense of direction, are also important.

Some mail clerks, depending on the size of the operation, advance to positions as clerical staff supervisors or office managers. Other mail clerks transfer to related jobs with the U.S. Postal Service, if they pass the competitive entrance examination. (The statement on postal clerks and mail carriers appears elsewhere in the *Handbook*.) Messengers, especially those who work for messenger or courier services, have limited advancement opportunities.

### Job Outlook

Favorable employment opportunities are expected for mail clerks and messengers due to the need to replace the large number of workers who leave the occupation each year. Mail clerk and messenger jobs are attractive to many persons seeking their first job or a short-term source of income because the limited formal education and training requirements allow easy entry. This is especially true for messengers, many of whom work in this occupation a relatively short time.

Employment of mail clerks and messengers is expected to grow more slowly than average through 2008 despite an increasing volume

of internal mail, parcels, business documents, promotional materials, and other written information that must be handled and delivered as the economy expands. Businesses' growing reliance on direct mail advertising and promotional materials to prospective customers will result in increasing amounts of mail to be handled. However, increasing automation of mail handling will enable mail clerks to handle a growing volume of mail.

Employment of messengers will continue to be adversely impacted by the more widespread use of electronic information-handling technology. For example, fax machines that allow copies of documents to be immediately sent across town or around the world have become standard office equipment. The transmission of information using electronic mail has also become commonplace and will continue to reduce the demand for messengers as more computers are networked or gain access to the Internet. However, messengers will still be needed to transport materials that cannot be sent electronically—such as legal documents, blueprints and other over-sized materials, large multipage documents, and securities. Also, messengers will still be required by medical and dental laboratories to pick up and deliver medical samples, specimens, and other materials.

### Earnings

Median hourly earnings of mail clerks, except mail machine operators or postal service, were \$8.49 in 1998. The middle 50 percent earned between \$7.03 and \$10.44. The lowest 10 percent earned less than \$6.00 and the highest 10 percent earned more than \$12.61. Median hourly earnings in the industries employing the largest numbers of mail clerks in 1997 were:

Federal Government .....	\$10.00
Colleges and universities .....	8.90
Newspapers .....	7.30
Personnel supply services .....	7.20
Mailing, reproduction, stenographic services .....	7.10

Median hourly earnings of couriers and messengers were \$8.02 in 1998. The middle 50 percent of messengers earned between \$6.43 and \$10.04. The lowest 10 percent earned less than \$5.73 and the highest 10 percent earned more than \$12.54. Messengers occasionally receive tips from clients, but this is not a significant part of their earnings. Median hourly earnings in the industries employing the largest numbers of couriers and messengers in 1997 were:

Hospitals .....	\$8.00
Medical and dental laboratories .....	7.90
Commercial banks .....	7.80
Legal services .....	7.40
Trucking and courier services, except air .....	6.80

Messengers are compensated by salary, commission, or a combination of both. The commission usually is based on the fee charged to the customer and is usually considerably higher for those who strictly work by commission than for those messengers whose earnings are based on a combination of salary and commission. Other factors like the number of deliveries made and the distance traveled may also be taken into consideration when determining earnings. The more deliveries they make and the faster they travel, the more they earn. Some messengers work as independent contractors and therefore seldom receive paid vacations, sick leave, health insurance, or other typical benefits from the messenger or delivery company. They must provide their own transportation and must pay fuel and maintenance costs. Messengers working for employers other than messenger and courier services usually are paid by the hour and receive the benefits offered to all employees.

### Related Occupations

Messengers and mail clerks sort and deliver letters, parcels, and other items. They also keep accurate records of their work. Others who do

similar work are postal clerks and mail carriers; route drivers; traffic, shipping, and receiving clerks; and parcel post clerks.

Sources of Additional Information

Information about job opportunities may be obtained from local employers and local offices of the State employment service. Persons interested in mail clerk and messenger jobs may also contact messenger and courier services, mail order firms, banks, printing and publishing firms, utility companies, retail stores, or other large firms.

For information on training and certification programs in mail systems management, contact:

✉ Mail Systems Management Association, J.A.F. Building, P.O. Box 2155, New York, NY 10116-2155. Internet: <http://www.msma.com>

Material Recording, Scheduling, Dispatching, and Distributing Occupations

Significant Points

- Slower than average job growth is expected as additional automation increases worker productivity.
- Many of these occupations are entry level and do not require more than a high school diploma.

Nature of the Work

Workers in this group are responsible for a variety of communications, recordkeeping, and scheduling operations. Typically, they coordinate, expedite, and track orders for personnel, materials, and equipment.

*Dispatchers* receive requests for service and initiate action to provide that service. Duties vary, depending on the needs of the employer. Police, fire, and ambulance dispatchers, also called public safety dispatchers, handle calls from people reporting crimes, fires, and medical emergencies. Truck, bus, and train dispatchers schedule and coordinate the movement of these vehicles to ensure they arrive on schedule. Taxicab dispatchers relay requests for cabs to individual drivers, tow truck dispatchers take calls for emergency road service, and utility company dispatchers handle calls related to utility and telephone service.

*Shipping, receiving, and traffic clerks* track all incoming and outgoing shipments of goods transferred between businesses, suppliers, and customers. These clerks may be required to lift cartons of various sizes. Shipping clerks assemble, address, stamp, and ship merchandise or materials. Receiving clerks unpack, verify, and record incoming merchandise. In a small company, one clerk may perform all of these tasks. Traffic clerks record destination, weight, and charge of all incoming and outgoing shipments.

*Stock clerks* receive, unpack, and store materials and equipment, and maintain and distribute inventories. Inventories may be merchandise in wholesale and retail establishments, or equipment, supplies, or materials in other kinds of organizations. In small firms, stock clerks may perform all of the above tasks, as well as those usually handled by shipping and receiving clerks. In large establishments, they may be responsible only for one task.

(This introductory statement is followed by statements that provide more detail on dispatchers; shipping, receiving, and traffic clerks; and stock clerks.)

Other administrative support occupations in this group include *production, planning, and expediting clerks*—who coordinate and expedite the flow of work and material according to production schedules; *procurement clerks*—who draw up purchase orders to obtain merchandise or material; *weighers, measurers, checkers, and samplers*—who weigh, measure, and check materials; and *utility meter readers*—who read electric, gas, water, or steam meters and record the quantity used.

Working Conditions

Working conditions vary considerably by occupation and employment setting. Meter readers, for example, spend a good portion of their workday traveling around communities and neighborhoods taking readings, either directly or with remote reading equipment. The work of dispatchers can be very hectic when many calls come in at the same time. The job of public safety dispatcher is particularly stressful, because slow or improper response to a call can result in serious injury or further harm. Also, callers who are anxious or afraid may become excited and be unable to provide needed information; some may become abusive. Despite provocations, dispatchers must remain calm, objective, and in control of the situation.

Dispatchers sit for long periods, using telephones, computers, and two-way radios. Much of their time is spent at video display terminals, viewing monitors and observing traffic patterns. As a result of working for long stretches with computers and other electronic equipment, dispatchers can experience significant eyestrain and back discomfort. Generally, dispatchers work a 40-hour week; however, rotating shifts and compressed work schedules are common. Alternative work schedules are necessary to accommodate evening, weekend, and holiday work, as well as 24-hours-per-day, seven-days-per-week operations.

Shipping, receiving, traffic, and stock clerks work in a wide variety of businesses, institutions, and industries. Some work in warehouses, stock rooms, or in shipping and receiving rooms that may not be temperature controlled. Others may spend time in cold storage rooms or outside on loading platforms, where they are exposed to the weather. Most jobs involve frequent standing, bending, walking, and stretching. Some lifting and carrying of smaller items may also be involved. Although automation, robotics, and pneumatic devices have lessened the physical demands in this occupation, their use remains somewhat limited. Work still can be strenuous, even though mechanical material handling equipment is employed to move heavy items. The typical workweek is Monday through Friday; however, evening and weekend hours are standard for some jobs, such as stock clerks who work in retail trade, and may be required in others when large shipments are involved or when inventory is taken.

Employment

In 1998, material recording, scheduling, dispatching, and distributing workers held about 4 million jobs. Employment was distributed among the detailed occupations as follows:

Stock clerks .....	2,300,000
Shipping, receiving, and traffic clerks .....	774,000
Production, planning, and expediting clerks .....	248,000
Dispatchers .....	248,000
Procurement clerks .....	58,000
Weighers, measurers, checkers, and samplers .....	51,000
Meter readers, utilities .....	50,000
All other material recording, scheduling, dispatching, and distributing workers .....	196,000

About 7 out of 10 material recording, scheduling, dispatching, and distributing jobs were in services or wholesale and retail trade. Although these workers are found throughout the country, most work near population centers where retail stores, warehouses, factories, and large communications centers are concentrated.

Training, Other Qualifications, and Advancement

Many material recording, scheduling, dispatching, and distributing occupations are entry level and do not require more than a high school diploma. Employers, however, increasingly prefer to hire those familiar with computers and other electronic office and business equipment. Those who have taken business courses or have previous business, dispatching, or specific job-related experience may be preferred. Because the nature of the work is to communicate effectively with other people, good oral and written communications